



Hawai'i District Office

Lenders Quarterly

U.S. Small Business Administration

Hawai'i District Office

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For More Information

- SBA offices are located in all 50 states, the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. For the office nearest you, look under "U.S. Government" in your telephone directory, or call the SBA Answer Desk.
- SBA Answer Desk:
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- Fax: 202-205-7064
- E-mail: answerdesk@sba.gov
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All of the SBA's programs and services are provided to the public on a nondiscriminatory basis.

Patriot Express

To support the entrepreneur segment of the Nation's military community (including spouses), SBA has developed and implemented a comprehensive new strategy designed to effectively integrate and promote SBA's financing, procurement and entrepreneurial development programs to the military community. The cornerstone of this strategy is the new 7(a) Patriot Express Pilot Loan Initiative, which was established on May 14, 2007, and will continue as a pilot initiative until December 31, 2010.

District Director Andrew Poepoe introduced Patriot Express at our SBA Mixed Plate Workshop at Kapolei Hale on June 14th—Flag Day. The concept was well received by the 45 Mixed Plate workshop attendees and 20 lenders participating in SBA 201 training conducted in parallel with the Mixed Plate Workshop.



With military activations and extensions having a profound impact on entrepreneurs in the military community, the Agency feels that Patriot Express will be an effective tool to assist veterans, Reservists and members of the National Guard rebuild their businesses or to start new businesses in order to provide themselves and their families with a livelihood after their service is done. More than 14% of businesses in America are owned by veterans and SBA is proud that we guarantee more than \$1 billion annually in loans for veteran owned businesses.

The program is open to businesses that meet SBA's standard eligibility requirements and that are 51% or more owned by an individual or individuals who are veterans, service disabled veterans, active duty military service member participating in the military's Transition Assistance Program (which is applicable to potential retirees within 24 months of separation and to discharging Active Duty members within 12 months of discharge), Reservists and National Guard members, current spouse of those listed above, and widowed spouse of a service member who died while in service or widowed spouse of a veteran who died of a service connected disability.

The maximum loan size is \$500,000. Lenders must use their existing, prudent collateral practices for Patriot Express loans of \$350,000 or less, but must take available collateral for loans greater than \$350,000.

The District feels that it will be an excellent tool to support our marketing and outreach efforts. If you desire training on Patriot Express, please feel free to call Jerry M. Hirata at (808) 541-2990 ext 210.

Lending Officer Awards as
of June 30, 2007
9 months

Lending Officer	Bank	Branch	# Loans	Pts. =	Bonus Points					# Blitz	Total =
				# Loans X 2	Women	Veteran	504	504 Startup	# Blitz X 2		Pts. + Bonus Pts.
Oahu											
Tadlas, Martin	ASB	Main	12	24	3				2	1	29
Au, Randy	BOH	Metro	8	16	1	2			0		19
Dickinson, John	FHB	Kapiolani	6	12	2	2			0		16
Honda, Lori	BOH	Waiakamilo	4	8	3	1			2	1	14
Nguyen, Dan	CPB	Kalihi	5	10	2				0		12
Ventura, Jeff	FHB	Waipahu	5	10		1			0		11
Taketa, Lance	BOH	Waialae-Kahala	3	6	1	1			2	1	10
Masuno, Naomi	FHB	Pearlridge	3	6	1	2			0		9
Lemcke, Paul	OPB	Main	2	4		1			2	1	7
Sokolowski, Greg	CPB	Kapolei	3	6	1				0		7
Frost, Chris	CPB	Main	2	4	1				0		5
Khim, Liane	ASB	Main		0	1	2	2		0		5
Shigeta, Darin	BOH	Waiakamilo	2	4	1				0		5
Aoki, Jared	CPB	Main	2	4					0		4
Kaneshiro, Robin	CPB	Ward	2	4					0		4
Kihe, Demaney	FHB	Kaneohe	2	4					0		4
Lim, Steve	FHB	Kailua	2	4					0		4
Okazaki, Lloyd	FHB	Pearlridge	2	4					0		4
Olanolan, Beulah	BOH	Pearlridge	2	4					0		4
Ota, Darren	BOH	Waialae-Kahala	2	4							4
Pai, Lawrence	OPB	Main	2	4					0		4
Rostron, Sean	BOH	Ala Moana	2	4							4
Sagon, Milton	FHB	Waikiki	2	4							4
Yamashita, Bryan	BOH	Main	2	4					0		4
Kauai											
Sandrowski, Jennifer	BOH	Kukui Grove	5	10		1			0		11
Dressler, Larry	BOH	Kukui Grove	1	2					0		2
Matsumura, Jaime	FHB	Lihue	1	2					0		2
Nakaya, Clyde	CPB	Lihue	1	2					0		2
Nii, Mike	CPB	Kauai	1	2					0		2
				0					0		0
Total			9	18	0	1	0	0	0	0	19
Maui											
Pasion, Troy	BOH	Lahaina	2	4	1	1			0		6
Yoshida, Kevin	CPB	Kahului	1	2	1	1	2		0		6
Najarian, Kyle	BOH	Kihei	1	2	1				2	1	5
Peterson, Bard	FHB	Kahului	1	2	1				0		3
Giron, Helen	FHB	Kihei	1	2							2
Matsumoto, Pat	CPB	Kahului	1	2					0		2
Workman, Adrienne	FHB	Lahaina	1	2					0		2
Sakakihara, Scott	CPB	Kahului		0			1		0		1
Sakamoto, Kyle	CPB	Kahului		0			1		0		1
				0					0		0
				0					0		0
				0					0		0
				0					0		0
Total			8	16	4	2	4	0	2	1	28
East Hawaii											
Octavio, Cheryl	BOH	Kaikoo	7	14	1				0		15
Kang, Calvin	CPB	Hilo	2	4	1				4	2	9
Miho, Lani	FHB	Hilo	1	2	1				0		3
Nishimura, Eugene	HNB	Hilo	1	2							2
Fujinaka, Keene	BoH	Waiakea		0			1		0		1
Stroh, Marcella	CPB	Hilo		0			1		0		1
				0					0		0
Total			11	22	3	0	2	0	4	2	31
West Hawaii											
Stone, Marisa	BOH	Kailua Kona	3	6	1				0		7
Grugier, Elina	FHB	Kona	2	4	2				0		6
Dermengian, Christie	BOH	Kailua Kona	1	2					0		2
Gaspar, Charmaine	CPB	Kailua Kona	1	2					0		2
Hasty, Victoria	FHB	Kailua Kona		0			1		0		1
				0					0		0
				0					0		0
Total			7	14	3	0	1	0	0	0	18

Loan Activity, FY 2007
Nine Months Ended 6/30/07

<u>Bank</u>	<u>No. of Loans</u>	<u>Loan Amount (000's)</u>	
		<u>Gross</u>	<u>SBA</u>
Bank of Hawaii	71	5520.5	3080.9
First Hawaiian Bank	30	3671.4	2516.7
Central Pacific Bank	26	2475.0	1504.0
Capital One	26	1380.0	690.0
American Savings Bank	18	2441.4	1456.7
Citizens Security Bank	16	1416.7	911.9
Comerica Bank	4	1345.5	1009.1
Ohana Pacific Bank	4	582.0	454.4
Banco Popular North America	2	544.0	395.5
Wells Fargo	2	60.0	30.0
Wachovia SBA Lending, Inc.	1	1966.9	1475.2
Celtic Bank Corporation	1	800.0	600.0
UPS Capital Business Credit	1	650.0	487.5
Excel National Bank	1	526.2	394.7
Hawaii National Bank	1	320.0	160.0
CIT Small Business Lending Corp.	1	229.1	171.8
Bank of Guam	1	50.0	42.5
Ka'u Federal Credit Union	1	45.0	38.3
Sub-total	207	24023.7	15419.2
Innovative Bank	37	695.0	585.5
Superior Financial Group, LLC	22	167.5	142.4
Business Loan Center LLC	11	465.0	395.3
Total 7(a) Loans	277	25351.2	16542.4
HEDCO 504 Loans	17	13912.0	13912.0
Lokahi Pacific 504 Loans	5	1796.0	1796.0
Grand Total	299	41059.2	32250.4

504 LOAN ACTIVITY

<u>Bank</u>	<u>HEDCO</u>	<u>Lokahi Pacific</u>	<u>Total</u>	<u>SBA Portion Only (000's)</u>
Central Pacific Bank	4	5	9	5857.0
Bank of Hawaii	3		3	2651.0
American Savings Bank	3		3	2261.0
First Hawaiian Bank	3		3	1134.0
Pacific Rim Bank	1		1	1059.0
Temecula Valley Bank	1		1	996.0
Zions National Bank	1		1	911.0
Hawaii National Bank	1		1	839.0
Total 504 Loans	17	5	22	15708.0

